

WHAT IS CLAIMED:

1. In a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one limited use credit card number and which is associated the master account number of a customer, a method of controlling the validity of the limited use credit card number comprising the steps of:

sending to a customer from a limited use credit card number issuer a limited use credit card number which is not yet activated;

10 receiving acknowledgment of delivery by the customer of the limited use credit card number which is not yet activated;

communicating with a limited use card number card issuer to activate the limited use credit card number before it can be used in a transaction; and

15 validating the limited use credit card number to have associated limited use properties.

2. The method of claim 1, wherein said limited use properties are one or more properties selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.

20 3. The method of claim 1, wherein said sending step includes sending to the customer a software package from the card issuer along with a unique personal validity limited credit card number, said software package facilitating completion of the merchants web page.

4 The method of claim 1, wherein said validation step includes:  
activating validity limited credit card software using a user identification to  
identify the user with the card issuer;  
requesting validation of a limited use credit card for a merchant as  
5 identified by a merchant identification number; and  
providing an opinion for a user to specify additional limitations other than  
the specific merchant to the limitation on the limited use credit card number.

10 5. The method of claim 1, further comprising the steps of:  
receiving by a merchant a limited use credit card number;  
processing by a merchant the received limited use credit card number in a  
transaction as any other credit card number;  
passing the transaction through to the card issuer's processing system;  
requesting authorization of the transaction at the card issuer's processing  
system against the associated limited use properties; and  
15 deactivating the limited use credit card number by the card issuer when a  
use-triggered condition is present.

20 6. The method of claim 1, further comprising the steps of:  
deactivating the limited use credit card number by the card issuer when a  
use-triggered condition is present;  
communicating with the card issuer to reactivate the limited use credit card  
number to be used in one or more additional transactions subsequent to the  
deactivating step; and  
revalidating the limited use credit card number with associated limited use  
properties.

~~7. The method of claim 6, wherein the limited use properties of the revalidated limited use credit card number are different from the limited use properties of the validated limited use credit card number.~~

8. In a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number, a method of conducting a limited use credit card transaction comprising the steps of:

initiating a transaction by a customer presenting a limited use credit card number to a merchant;

10 routing said limited use credit card number to a central processing system; and

determining whether said limited use credit card number has been deactivated because at least one use-triggered condition has been satisfied.

9. The method of claim 8, wherein the limited credit card number is linked to an organization selected from a group consisting of: a utility, a public network service provider, a telephone company, a bank account, a prepaid account and a credit card issuer.

10. The method of claim 9, further comprising transmitting a signal to the organization which is linked to the limited use credit card number, the signal including original transaction details if the limited use credit card number has not been deactivated;

20 performing a credit check on the user to determine whether authorization can be obtained against the limited use credit card number; and

transmitting a signal to the merchant with the results of the authorization 25 determining step for the limited use credit card number.

11. The method of claim 8, wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.

5        12. The method of claim 8, further comprising: transmitting a signal to the merchant denying authorization of the card number if the credit card number has been deactivated.

10        13. The method of claim 8, wherein the limited use credit card number is associated with a master credit card number, further comprising:

15        transmitting a signal to a master credit card issuing facility which issued the limited use credit card number, the signal including original transaction details but with the limited use credit card number remapped to be a master credit card number if the limited use credit card number has not been deactivated;

      determining whether authorization can be obtained against the master credit card number;

      remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant; and

      transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number.

20        14. The method of claim 13, further comprising authorizing the transaction based on the results of the authorization determining step.

15. The method of claim 13, further comprising declining authorization of the transaction based on the results of the authorization determining step.

16. In a financial transaction system capable of using at least one limited  
use credit card number which is deactivated upon a use-triggered condition which  
occurs subsequent to assignment of the at least one credit card number and which  
is associated the master account number of a customer, a method of conducting a  
5 settlement transaction comprising the steps of:

transmitting a signal from a merchant to a central processing system  
according to leading digits of the limited use card number;

10 remapping the limited use credit card number with the master credit card  
number;

transmitting said remapped master credit card number to issuer processing  
facility which issued the master credit card number;

15 settling the transaction by payment, if appropriate, to the central processing  
system;

remapping the master credit card number back to the limited use credit card  
15 number; and

transmitting the limited use credit card number and payment information, if  
appropriate, to the merchant.

17. The method of claim 16, wherein the use-triggered conditions include  
one or more conditions selected from a group consisting of: a specific time period,  
20 a specific merchant, a specific group of merchants, a specific type of transaction,  
and a specific number of transactions.

18. In a financial transaction system capable of using at least one limited  
use credit card number which is deactivated upon a use-triggered condition which  
occurs subsequent to assignment of the at least one credit card number and which  
25 is associated the master account number of a customer, a method of providing  
remote access devices for accessing limited use numbers comprising the steps of:

submitting user authentication information and the master account number for entry into a database;

determining whether the user is a valid user of the master credit card number;

5 registering the user if the user is determined to be a valid user; and

obtaining, by registered user, a software package to which enables communication with a remote access device support server to enable the issuance of limited use card numbers.

10 19. The method of claim 18 wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.

15 20. The method of claim 18, further comprising:

using the software package to initiate communication with the remote access support server;

authenticating the user at the remote access support server;

requesting a limited use number by an authenticated user.

obtaining an available limited use number;

20 entering the limited use number and the specified limitations into the database such that the limited use number is associated with the user's information already in database; and

transmitting the limited use number to the user.

21. The method of claim 20, further comprising: specifying by the authenticated user any additional transaction limitations desired.